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HOW OUR RURAL WOMEN ARE USING HOME ACCOUNTS IN FARM FAMILY  
LIVING PLANS

A radio talk by Miss Thelma Beall, Home Management Specialist, Extension Service, Ohio State University, delivered in the Home Demonstration radio hour, February 5, 1936, and broadcast by a network of 48 associate NBC radio stations.

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I wonder, in having this opportunity to talk to you now, whether you have ever thought of your record of family living expenditures as a sort of dependable steering wheel with which to guide your spending? I'll agree that no lone account book can be much of a guide, no matter how complete it is, unless we ask it thoughtful questions about where this dollar should go as well as where that nickel went. But I've had many farm women tell me that they keep and study their accounts because having such a guide nets them real savings and satisfaction from their spending.

One Ohio farm woman, for example, was surprised to discover the amount she spent in two years for small fruits for her family. Her family keenly desired to have plenty of fruit, but there were so many other things wanted, too. So, the members of her family decided that it would pay in terms of money and satisfaction to raise enough small fruits to have fruit at least one meal a day during all the year.

Because clothing is always one of the largest items of expenditure, buying clothing also calls for careful planning. Just a few weeks ago, a mother of three farm children told me her home accounts were the best help she ever had in buying their clothing. She said her old records tell just how many of each kind of garment were bought during the past year, and how much money was spent. She uses these records to plan ahead and when she sees a clothing bargain that is a bargain, she takes advantage of it. You know how easy it is to buy something on the spur of the moment and then when your purchase "cools off" a bit, you're left with that all-gone feeling which tells you "I didn't honestly want that article at all." Well, this account keeper says the use of her accounts keeps her from making these ill-timed purchases.

Would it be impolite for me to wonder if your children ever squabble over whether more money is spent for one than the other? One of our account keepers says her two small daughters used to argue about this. But now the arguments are settled because the girls can see for themselves in the family account book just how things stand.

More and more of our account-keeping families feel that their boys and girls learn how they must make their money last if they have some of their own. If an allowance is to replace the old system of a-nickel-today-if-you-want-it-and-a-quarter-tomorrow-if-you-need-it, then there must be some facts to help to determine the size of the allowance. Here again, home accounts are a welcome source of information. One farm mother told me, for instance, that it would hardly have been possible to have put her 16 year old daughter on a really fair allowance had it not been for the record of family expenses.

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One of our farm homemakers who each year works out a spending plan of all items of family living was asked by one of her neighbors why she went to all this trouble. She said, "Well, I not only make it out, but I use it. I'm willing to spend the time at the planning job because I like to buy and enjoy books. The only way I know to get my books is to plan my spending so carefully that other things the family needs and wants can be had and still leave enough for the books. If you plan, you can save, and if you save, you can have."

So you see, each of these farm families about which I have just told you has used its record of expenditures to help plan a more satisfactory use of its money. Their accounts have helped as a guide to increased use of home-produced foods, as an aid in making money for clothing go farther, as a basis for children's allowances, as a step in adjusting funds so that books and the many other things that give so much satisfaction to our living may be purchased. Other families keep and study financial records of both their farm and home business in order to know just where they stand financially.

I hope that you, too, find your accounts just as valuable in making your family living plans as do these folks about whom I have just told you.

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